

CLAIMS

We Claim:

1. A method for facilitating a purchase transaction, the method comprising, receiving from a consumer a retailer item identifier; associating said retailer item identifier with a manufacturer item identifier; conducting a search for said manufacturer item identifier across a plurality of retailers; and facilitating a purchase transaction between said consumer and one of said plurality of retailers.
2. The method of claim 1, further comprising transmitting search results to said consumer.
3. The method of claim 1, further comprising receiving search criteria from said consumer.
4. The method of claim 3, wherein said search criteria comprises at least one of an item description, an item price, an item quantity, a retailer, a retailer location, a consumer rating, lowest price, and a delivery time.
5. The method of claim 3, further comprising receiving a pre-authorization to automatically purchase an item from a retailer who satisfies said search criteria.
6. The method of claim 1, wherein facilitating a purchase transaction comprises retrieving a stored transaction card number.

7. A method for purchasing an item under desired conditions, the method comprising:

obtaining a retailer item identifier;
transmitting said retailer item identifier to a remote processor;
receiving from said remote processor search results which include one or more retailers which sell an item that corresponds to said retailer item identifier; and
purchasing said item from one of said retailers.

8. The method of claim 7, wherein obtaining a retailer item identifier comprises electronically capturing said retailer item identifier.

9. The method of claim 7, further comprising transmitting search criteria to said remote processor.

10. The method of claim 9, wherein said search criteria comprises at least one of an item description, an item price, an item quantity, a retailer, a retailer location, a consumer rating, lowest price, and a delivery time.

11. A method for purchasing an item under desired conditions, the method comprising:

obtaining a retailer item identifier;
transmitting said retailer item identifier to a remote processor;
transmitting search criteria to said remote processor; and
pre-authorizing said remote processor to automatically purchase an item from a retailer who satisfies said search criteria.

12. The method of claim 11, further comprising receiving a confirmation indicating that a pre-authorized purchase transaction has been completed.

13. The method of claim 11, wherein said search criteria comprises at least one of an item description, an item price, an item quantity, a retailer, a retailer location, a consumer rating, lowest price, and a delivery time.

14. A method for monitoring a consumer's purchasing activity, the method comprising:

- establishing and storing budget information;
- uploading purchase data including a retailer item identifier from a retailer system;
- accessing a remote processor to standardize said purchase data;
- using said standardized purchase data to correlate a budgeted item with an actually purchased item; and
- reconciling said budget information.

15. The method of claim 14, wherein said purchase data is standardized by translating a retailer item identifier into a manufacturer item identifier.

16. The method of claim 14, wherein establishing and storing said budget information further comprises:

- accessing a remote processor to select a budget item;
- receiving a standard identifier for said budget item;
- storing said standard identifier; and
- allocating funds for said budget item.

17. The method of claim 16, wherein said budget item is selected by designating one of a product category and a specific product.

18. The method of claim 16, wherein said standard identifier is one of a retailer ID and a manufacturer item identifier.

19. The method of claim 14, wherein uploading purchase data comprises using a device which includes a smartchip.

20. The method of claim 19, wherein said device comprises one of a smartcard and a transponder.

21. The method of claim 14, further comprising alerting at least one of a consumer and a third-party when a budget reconciliation determines that one of over-spending or under-spending has occurred.

22. A method for facilitating a purchase transaction, the method comprising, receiving from a consumer a retailer item identifier; associating said retailer item identifier with a manufacturer item identifier; conducting a search for said manufacturer item identifier across a plurality of retailers; and transmitting search results to said consumer.